

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ramon Marcano  
Denise M. Marcano  
Debtors

Case No. 17-03062-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 13, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Ramon Marcano, Denise M. Marcano, 8130 Wildflower Drive, Tobyhanna, PA 18466-7928
4949116	EMERG CARE SERV OF PA PC, 3585 RIDGE PARK DR, AKRON, OH 44333-8203
5176921	+ Freedom Mortgage Corporation, c/o McCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5442366	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4949120	NYCERS, 335 ADAMS STREET STE 2300, BROOKLYN, NY 11201-3724
4949121	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4949123	PPL, 827 HAUSMAN ROAD, ALLENTOWN, PA 18104-9392
4978941	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4949124	+ PRUDENTIAL RETIREMENT SERVICES, PO BOX 5012, SCRANTON, PA 18505-5012
5391426	+ Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4949109	^ MEBN	Jun 13 2022 18:37:04	ARS ACCOUNT RESOLUTION, 1643 HARRISON PKWY STE 100, FORT LAUDERDALE, FL 33323-2857
4992416	+ EDI: CINGMIDLAND.COM	Jun 13 2022 22:38:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER,, NJ 07921-2693
4949110	EDI: CAPITALONE.COM	Jun 13 2022 22:38:00	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4949111	EDI: CAPITALONE.COM	Jun 13 2022 22:38:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4949113	+ EDI: WFNNB.COM	Jun 13 2022 22:38:00	COMENITY BANK, PO BOX 182789, COLUMBUS, OH 43218-2789
4949114	+ EDI: CCS.COM	Jun 13 2022 22:38:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
4949115	Email/PDF: creditonebknofications@resurgent.com	Jun 13 2022 18:51:20	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
4949117	+ Email/Text: bknotice@ercbpo.com	Jun 13 2022 18:39:00	ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5442367	+ Email/Text: Bankruptcy@Freedommortgage.com		

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		Jun 13 2022 18:39:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5016780	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Jun 13 2022 18:39:00	Freedom Mortgage Corporation, PO BOX 50428, Indianapolis, IN 46250-0401
5016781	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Jun 13 2022 18:39:00	Freedom Mortgage Corporation, PO BOX 50428, Indianapolis, IN 46250, Freedom Mortgage Corporation, PO BOX 50428, Indianapolis, IN 46250-0401
4949118	+ EDI: IIC9.COM		
		Jun 13 2022 22:38:00	IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
4949112	EDI: JPMORGANCHASE		
		Jun 13 2022 22:38:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
4978569	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 13 2022 18:51:24	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4971701	EDI: PRA.COM		
		Jun 13 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4949505	+ EDI: RECOVERYCORP.COM		
		Jun 13 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4950490	+ EDI: PENNDEPTREV		
		Jun 13 2022 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4950490	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jun 13 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4982620	EDI: Q3G.COM		
		Jun 13 2022 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4949125	Email/Text: bankruptcy@swmc.com		
		Jun 13 2022 18:39:00	SUNWEST MORTGAGE, 18303 GRIDLEY ROAD, CERRITOS, CA 90703-5401
4949126	Email/Text: bankruptcy@swmc.com		
		Jun 13 2022 18:39:00	SUNWEST MORTGAGE COMPANY, 18000 STUDEBAKER RD STE 200, CERRITOS, CA 90703
4979749	Email/Text: bankruptcy@swmc.com		
		Jun 13 2022 18:39:00	Sun West Mortgage Company, Inc., 18000 Studebaker Road, Cerritos, CA 90703
4949127	+ EDI: RMSC.COM		
		Jun 13 2022 22:38:00	SYNCB, PO BOX 965036, ORLANDO, FL 32896-5036
4949128	+ EDI: RMSC.COM		
		Jun 13 2022 22:38:00	SYNCHRONY BANK, PO BOX 965024, ORLANDO, FL 32896-5024
4949129	+ EDI: VERIZONCOMB.COM		
		Jun 13 2022 22:38:00	VERIZON WIRELESS, PO BOX 26055, MINNEAPOLIS, MN 55426-0055
4970976	EDI: AIS.COM		
		Jun 13 2022 22:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4949130	+ EDI: WFFC.COM		
		Jun 13 2022 22:38:00	WELLS FARGO DEALER SERVICES, PO BOX 25341, SANTA ANA, CA 92799-5341
4958194	EDI: WFFC.COM		
		Jun 13 2022 22:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4977202	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4949119	##+	NORTH SHORE AGENCY, 270 SPAGNOLI RD STE 110, MELVILLE, NY 11747-3515
4949122	##+	PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Matthew Christian Waldt	on behalf of Creditor Freedom Mortgage Corporation mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 2 Denise M. Marcano rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 Ramon Marcano rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Denise M. Marcano lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Ramon Marcano lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 11

**Information to identify the case:**

Debtor 1

Ramon Marcano

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5254

EIN --

Debtor 2

Denise M. Marcano

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3495

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03062-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon Marcano

Denise M. Marcano  
aka Denise Marie Marcano, aka Denise  
Marcano**By the  
court:**6/13/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**